

Welcome to the
Ford Buyer's Guide



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Welcome to the Ford Buyer's Guide

If you've watched our accompanying video, you'll already have had an introduction to what's involved in buying a new car. But, in this Guide, you'll find more detailed information on each of the areas mentioned in the film.

In fact, whether you've seen the video or not, the Guide will tell you everything you might want to know; from choosing, ordering and paying for your car, to actually picking it up from the Dealer and becoming the proud owner.

Of course, it's always good to know where you can go for further help, advice or information. So there's a comprehensive list of contact details included.

We hope you find the Ford Buyer's Guide useful, and we very much look forward to welcoming you into one of our showrooms soon.



1.1 What are the main factors I should think about?

Appearance, comfort and style

It may be important to you that a car looks stylish, as well as having a functional, comfortable and well-designed interior. Many cars can be customised with options and accessories to allow you to create a vehicle that feels like it was made just for you.

Car type

The types of car currently available include:

- Cabriolet/Convertible: a passenger car with either a detachable or folding roof (e.g. Ford Focus Coupé-Cabriolet).
- Estate/Wagon: a passenger car that has four or five seats but with a longer body for extra boot space (e.g. Ford Mondeo estate).
- Hatchback: the most popular body style that has the traditional two rows of seats and a top-hinged tailgate for easy access to the boot (e.g. Ford Mondeo 5-door).
- MPV (Multi-purpose Vehicle): also referred to as a People Carrier, traditionally a 7-seat vehicle.
- Saloon: a 4-door passenger car with a boot (e.g. Ford Mondeo 4-door).
- Sport: a high performance car, usually with only two seats.
- SUV (Sports Utility Vehicle)/4x4: designed as a tough on- and off-road vehicle. Generally powered by a larger engine.
- Supermini: generally a low engine sized small car that's highly manoeuvrable. Offers reasonable running costs due to good fuel economy, low road tax and, often, a lower insurance group (e.g. Ford Fiesta).

Many modern cars don't fall into a single category, creating new types of vehicle that suit today's drivers. For example, the Ford Kuga is often referred to as a 'crossover'.

Colour

Most people choose their car's colour based on personal preference, but there are other things you can consider too:

- Choosing a metallic paint colour can have a positive impact on the future resale value of your car.
- Buying a dark colour interior trim may prove to be more practical.

Depreciation

Depreciation is the term used for the decrease in a car's value over time. It's often measured as a percentage of a car's value after three years or 36,000 miles, compared to its price when new.

- Before buying your car, it's worth finding out if this particular vehicle/model traditionally holds its value. If so, you're more likely to be able to sell it at a reasonable price in the future.
- Cars which lose the least value over time tend to be either 'best in class', rare, or popular models with second-hand appeal.

Personal Contract Purchase (PCP) plans, like Ford Options, include a Guaranteed Minimum Future Value, subject to mileage and condition. You can find out more about Ford Options in the 'Buying and Protecting your Ford' section of the Ford website, and in section 2.4 of this Guide.

Safety

Modern cars are safer than ever before. Even so, it can give you peace of mind to find out how safe your new car is. Factors affecting a car's safety include:

- Brakes and driving dynamics, which are designed to help avoid accidents.
- Airbags and seatbelts, which are designed to limit the effects of accidents.

You can get independent, impartial information on the safety of any new car by visiting www.euroncap.com



Security

Unfortunately, there are more than two million vehicle-related thefts every year in the UK. So make sure you ask your Dealer about the security system in the car you're looking to buy.

Running costs

We cover purchase price and ways to pay in the 'Ordering and Paying for my Car' section. Equally as important as the purchase price is the cost of running your car. This includes motor insurance, road tax, servicing and fuel consumption.

Motor insurance

It's worthwhile getting a few quotes to find out the cost of insuring your car annually. Factors that affect the insurance premium include:

- The quality of cover provided (where repairs are carried out*, whether a courtesy car is included, the excess you have to pay for each claim)
- The driver (age, gender, previous claims and any motoring convictions)

- The type of car and engine size (insurance rating and value)
- Where the car is kept (street, driveway or garage)
- What the car is used for (social, domestic and pleasure, or business)
- The type of cover required (fully comprehensive or third party)

Road tax

Cars registered on or after 1 March 2001 fall into one of a series of bands based on fuel type and CO2 emission levels. These determine how much you pay for your road tax.

- To pay less road tax, opt for a vehicle with low CO2 emissions, like those from the Ford ECONetic range, or a vehicle with an alternative fuel to petrol, such as Liquefied Petroleum Gas (LPG). Some cars with very low CO2 emissions even come with zero road tax, such as the Ford Fiesta ECONetic.

1.2 What environmental factors I should consider?

If you're likely to choose a car based wholly or partly on the effect it has on the environment, you can consider:

Size/number of seats

Small cars are generally more economical, but it's important to buy the right sized car for your needs and for the types of roads you're likely to drive on.

Weight

A heavier car will use more fuel when starting off, accelerating and stopping.

Transmission

Automatic cars are smoother than manuals, particularly in urban areas. However, they use around 10% more fuel.

- Continuously variable transmission (CVT) cars are also available, which use only around 5% more fuel than manuals.

- Automated manual transmissions are becoming more popular. Hydraulic and electronic systems take care of clutch and gear changes, making the car more efficient than 'normal' automatics and manuals.
- Whether the car is two- or four-wheel drive can affect fuel economy.



*A number of insurance policies do not include the use of Manufacturer Approved Repairers following an accident. Using Approved Repairers is important because their technicians regularly receive manufacturer training to ensure they have the expertise to best carry out repairs on your vehicle. Additionally, they only fit genuine parts that have been rigorously tested to ensure they meet the relevant quality and safety requirements.

Fuel

Vehicles that run on biofuel, electricity, diesel, hydrogen, Liquefied Petroleum Gas (LPG) or petrol are all available in the UK. Petrol and diesel are the most popular, but other fuels can be more environmentally friendly.

- You can get miles per gallon (mpg) performance figures from manufacturers either online or in brochure format from the Dealership.

These figures are broken down into urban (town/city driving), extra-urban (motorway driving) and combined (town and motorway driving) allowing you to compare all models, engine sizes and types.

It's worth having these figures to hand when choosing your new car, along with an understanding of how much city or motorway driving you expect to do in it.

1.3 Where else can I get the information I need to help me choose my car?

Sources of information

Besides reading through this Guide, there are several ways you can get more information about a car you're thinking of buying:

Vehicle brochures are available either:

- At your Dealership
- By visiting the manufacturer's website to order a brochure to be posted to you, or you can download an eBrochure.

www.ford.co.uk is also a valuable source of information. For example: [the Help Me Choose tool](#) has been designed to make it easy for you to

choose the right Ford. Accessed by a button on the home page, the tool asks questions that enable you to quickly narrow down the whole range to a few suitable vehicles.

[The Online Car Configurator](#) allows you to choose the derivative, number of doors, colour etc., and watch your Ford car being built on screen in 3D.

[Your Dealer](#) is an invaluable source of information about the vehicles available, so feel free to ask as many questions as you like.

1.4 How does Ford make buying a new car easy?

Ford expertise

Ford has a heritage of over 100 years in the motor industry. Our experience and size allows us to provide a comprehensive 'one-stop shop' experience when you buy a new car from us.

We also have a network of around 700 Ford Dealers operating throughout the UK providing sales,

service, accessories, vehicle repairs, parts and vehicle maintenance.

Our Dealers are enthusiastic and highly knowledgeable about our products, so buying a new Ford from them is likely to be a thoroughly enjoyable experience.



1.5 What kinds of things should I think about when I take a test drive?

The purpose of a test drive

Taking a test drive is useful as you never really know how you'll feel about a car until you get behind the wheel. During your test drive, your Ford Dealer will tell you about the car you're driving and how it compares with others. The Dealer will also talk you through any features you may not have noticed – feel free to ask as many questions as you like.

The key things to remember before you go

- Bring your driving licence (you will need both photocard and counterpart for new-style licences).
- Have an idea of your budget.
- Keep an open mind, as you may end up thinking differently about certain models and features after you've experienced them.
- Think about how you will use your car and what's most important to you, e.g. off-road handling, comfort, technology, stowage/boot space, optional extras etc.
- Try out as many features as you can. You could take your MP3 player along with you, for example, to try with the car's sound system.
- Make notes to remind you what you thought.
- Check if it'll be easy enough for you and your passengers (particularly those who are less mobile) to get in and out of the vehicle.
- Check that the vehicle has sufficient head and leg room for taller drivers and passengers.
- If you have children, take them with you to see if they're comfortable in the back of the car. Also consider: does the car have child locks on its doors? Is it easy to fit a child's seat in the vehicle, e.g. with ISOFIX child seat attachments?
- Make sure the things you regularly take in your car, like pushchairs or golf clubs, will fit. And if you regularly carry heavy objects, check that the height of the boot makes it easy enough to get these items in and out.
- If you regularly need to carry objects of a large or unusual size or shape, check that it's possible to add additional stowage/carrying equipment like bike racks, roof racks or roof boxes.
- If you'll use it for towing, check that the engine's powerful enough for this.
- Measure your garage or driveway and check that the vehicle will fit before you buy!

Practical things to consider when you're taking a test drive

- If possible, allow at least half an hour and drive on different kinds of roads. Also, you may like to ask your Dealer if you can test drive a new car for an extended time.
- If anyone else will also be driving your car regularly, make sure they test drive it too.
- Consider if the car's suitable for the types of journey you'll be doing in it. For example, is it fuel-efficient and comfortable enough if you do a lot of long journeys?
- Parallel park the vehicle to check that it gives you good all-round vision.
- Check that you find it easy enough to use all the car's functions like the radio or Sat Nav. Are you comfortable with the placement of instrument panels, controls etc?



2.1 When should I buy my new car and how long will I have to wait for it?

Factors that can affect your order

New car registration plate months

New car registration plates change in March and September, and you may enjoy the thought of being one of the first to own a new registration plate.

Your Dealership may offer additional promotions or discounts on a particular car at other times of the year, so bear this in mind when deciding to place your order.

Current promotions

There may be several different Dealer and manufacturer promotions available at any one time. See section 2.2 for more information and visit the 'current promotions' section of www.ford.co.uk

Stock availability

If you're looking for a short lead time for getting your new car, it's worthwhile asking about existing stock availability, particularly if you're not too worried about exact colour, spec, engine size etc. It's worth remembering that if you order a vehicle that isn't available in stock, it may take up to four months to build at the factory.

Your own finances

When you decide to buy your car will, of course, depend on when it's most convenient and achievable within your budget.

How you can sell your current car

When you visit your Dealer, they'll ask if you have a car you need to sell in order to help buy your new one. If so, you have a couple of options:

Private sale

If you're selling your car privately, you can advertise locally, in newspapers, at online auction sites or with specialist trade magazines/websites. Remember however, to take into account the length of time it may take to sell. If it takes longer than you'd anticipated, some points to consider are:

- If you've already purchased your new car, owning two cars at the same time can be costly as you'll be paying twice for insurance and road tax. Or, if you find a buyer for your current car before taking delivery of your new one, you could find yourself without a car for a while.

- If you haven't bought your new car yet, trading in your current car could release valuable capital that could be used as a deposit for your new car.

Part exchange

If you're thinking about part-exchanging your current car, your Dealer will complete a Used Car Appraisal form and tell you how much your vehicle would be worth in part exchange.

- Within the trade, there are two values commonly referred to for valuation purposes. These are the retail and trade prices and are sometimes referred to as 'top book' and 'bottom book' respectively. You can find out what these would be for your car via a specialist publication such as Glass's Guide at www.glass.co.uk
- The Dealer may also offer you an 'into book' price. This is the amount above the trade price which the Dealer is prepared to offer for your car and will depend on the mileage, condition, rarity and speed with which they can resell the vehicle you're trading in.
- Remember that the Dealer must allow for the cost of any necessary reconditioning, servicing, repairs, warranty etc, as well as their handling costs, when calculating a trade value price.

However you sell your old car, ensure that it's thoroughly clean, inside and out, in order to get the best possible price for it.



2.2 How is the price I pay for my new car decided?

Price

Current promotions and incentives offered by the manufacturer or Dealer can affect a car's recommended retail price.

- Many models come with substantial benefits such as finance promotions, deposit allowances, customer savings and free features such as Bluetooth® or a Sport Pack, which may include alloy wheels and sport seats.
- You can find out about any Ford current promotions from your Dealer or at www.ford.co.uk
Usually, the availability of any promotion is dependent on the car being ordered and registered within a specific time period.

Your budget

It's a good idea to have a maximum figure in mind from the start so you know the limits of your budget.

- If you're part-exchanging your old car when buying your new one, the most important figure in assessing and comparing deals is the 'cost to change.' This is the gap between the price you can get for your old car and the price you're paying for your new car. For more information on finding out the value of your current car, speak to your Dealer, and see section 2.1.

2.3 What happens when I place my order?

Ordering and timings

Once you've chosen your car, your Dealer will ask you to sign an order form and may ask for a deposit. This will allow your Dealer to order the vehicle for you if it's not already in stock.

When you order your car, your Dealer will normally discuss other products that may benefit you; for example paint protection or Guaranteed Asset Protection (GAP). There's more information about GAP in section 2.5.

- If you have chosen to finance your car through Ford Credit, your Dealer will help you complete your finance proposal. This will normally be done online and processed quickly using the information that you have provided to the Dealer.
- Your Dealer will organise the paperwork for your road fund licence (tax disc) so that it's ready for you when you take delivery of your car.



2.4 How can I pay for my car?

Cash/credit or debit card

If you decide to pay by cash, please be aware that Dealers may limit the amount of cash they can accept due to money laundering regulations. If you're paying by card, please note that Dealers will need to ensure funds clear through their systems before they can allow you to take delivery of your car.

- It's a myth that you get a better deal for cash, so please ask your Dealer about the available finance packages.

Finance

Finance can be a cost-effective way of buying your car, particularly if there are finance promotions or deposit allowances available on the model you're buying. More information on financing your car through Ford is available in this section, at **www.ford.co.uk** in the 'Buying and Protecting your Ford' section, and from your Dealer.

- Please ask your Dealer about the finance packages they can offer. Getting a quote from your Dealer is easy, or you can get one online (with Ford's finance calculator) once you've configured your car.
- One benefit of taking Dealer finance is the convenience. There will be no need to wait for cheques or personal funds to clear before you can take delivery of your new car and your Dealer will take care of all the paperwork.
- Finance rates must be quoted as an Annual Percentage Rate (APR), which take into account a number of variables such as the annual flat interest rate, any fees, the length of the agreement and any deposit.

There are a variety of finance plans available, and the Finance and Leasing Association at **www.financingyourcar.org** can offer you impartial advice.

Finance from Ford

Ford Credit is Ford's own bank, meaning that they have specialist experience in providing automotive finance. If you choose to finance your new Ford through Ford Credit, your Dealer can process your application quickly, without causing any delays to the delivery of your car.

You can find out more about Ford Credit's finance products, and read some FAQs on the Ford website. Please also feel free to speak to your Dealer, who can help you find the right finance product for you.

The right finance plan for you will depend on your individual circumstances. For example, factors like the amount of deposit you have, how long you would like to keep the car for, and your regular monthly income will help determine your choice. Here are details of products available from Ford Credit:

- **Ford Acquire: Hire Purchase**
Hire Purchase, otherwise referred to as HP, is a traditional type of loan that many people are familiar with. You agree to pay regular instalments over an agreed fixed term, at the end of which you gain ownership of the car by paying an 'option to purchase' fee.
- **Ford Options: Personal Contract Purchase (PCP)**
Personal Contract Purchase is ideally suited for people who like to enjoy a new car every two or three years. As with Hire Purchase, you agree to pay regular instalments over an agreed term, then at the end of the contract you have the option to part exchange the car against a new one, return it or buy it outright.



Finance from Ford: what happens next?

1. Once you've decided which plan will work best for you, your Dealer will take some of your details and refer you to Ford Credit for approval. Ford Credit only asks for sufficient information in order to progress your credit proposal, and will usually be able to offer a decision within minutes using their automated online system.
2. If you decide to take up the finance offer, you will be invited to sign the finance documentation, which will need to be cross-referenced with your identification. Usually Ford Credit will only require two forms of identification:

- A full copy of your driving licence
- A secondary source of identification, e.g. a debit/credit card, passport or utility bill

Finance agreements regulated by the Consumer Credit Act will also require you to review a Pre-Contract Information document. This gives you a further chance to review some of the most important sections of your finance agreement before signing the main agreement.

You can, of course, take time to think about your finance and return to the Dealer when you're ready.

2.5 How do I arrange my car insurance and other types of insurance?

Car insurance

You'll need to make sure your car is insured. A fully comprehensive policy is recommended and is a mandatory requirement should you finance your car through Ford Credit.

When buying a new Ford you can usually take advantage of a 7 Day Free Introduction to Ford Insure. Ford Insure provides annual car insurance cover that has been rated 5 Star by the independent finance reviewer Defaqto, meaning it is one of the best policies available in the market.

Annual cover from Ford Insure offers a combination of great value and extensive features. All repairs are carried out at Ford Authorised Repairers using only genuine Ford parts and a courtesy car is provided for the duration of all repairs. These are just two of many great features that are included within the policy to give you maximum peace of mind.

You can get a Ford Insure motor insurance quotation and purchase a policy online in the 'Buying and Protecting your Ford' section of www.ford.co.uk

Payment protection

You may be able to purchase insurance to protect your monthly finance repayments. In return for a small monthly premium you can arrange for your payments to be insured so that if you are unable to work due to accident or sickness or because you are made unemployed, your monthly repayments will be paid for you. In addition, if you die, the outstanding balance of your loan will be settled.

Not all Dealers offer this cover, but if it is something you're interested in, please ask your Dealer about it before you finalise your car purchase.

GAP insurance

In the event that your car is stolen or written off, fully comprehensive car insurance only pays out the market value of the vehicle. This may be considerably less than the cost of purchasing another new car and may be less than the settlement figure on your loan.

GAP insurance covers the 'gap' between the value payout and the original price of your vehicle. This insurance can normally only be purchased at the same time as your car and coverage normally lasts for two or three years.



3.1 What will happen when my car is ready to pick up?

Delivery

If you've chosen a new Ford, you're in safe hands. Before you take delivery, your car will undergo a thorough Pre-Delivery Inspection (PDI) by the Dealership's Service Department. This will include (but is not limited to) full checks on: all fluid levels, steering and braking systems, tyre pressure, alarm system, and door and fuel filler key functions.

In addition, your car's exterior will be fully washed and checked to ensure it's in pristine condition.

Your Dealer will also give you a full handover, ensuring you're familiar with all your new car's controls and features before you drive away to enjoy it.



4.1 When I've picked up my new car, what happens next?

Once you've bought your car, you'll receive a Welcome Letter from Ford. This details the products and services available and tells you where to go for more information. If you're a Ford Credit customer you'll also receive the second copy of your finance agreement for your records.

If you've taken out the Payment Protection Plan, you'll also receive a policy summary booklet with your Welcome Letter.

Shortly after you've taken delivery of your car, you may receive a customer satisfaction survey from Ford and Ford Credit asking you to tell us about your experiences. We'd be grateful if you could complete it so we can continue to look at ways to improve our service.

You may also receive a call from your Dealer, usually 7 to 10 days after delivery, to check that everything is OK with your new car.

4.2 What other services/extras can my Dealer provide?

Warranty and servicing

One of the great things about buying a brand new car is that you know you're covered by a warranty should anything go wrong. All Ford cars come with a Ford Protect 3-year/60,000 miles Ford Protect Classic Plan Warranty.

Each vehicle model will have its own schedule for servicing, which is usually every 12,500 miles for Ford cars. You won't need to worry about an MOT until your car's three years old.

When your car is due for its service, it's important that you consider the quality of the servicing, as well as value for money.

A professional service can ensure you keep your car in tip-top condition and safe to drive, which could also contribute to its resale value. Make sure you choose genuine parts as these have been specifically designed to fit your car. Unlike copy parts, they're guaranteed to fit first time, they're likely to be safer and they can last longer, which could save you time and money in the long run.

When you service your car at a Ford Dealer you can expect value for money, professional service and high quality genuine parts, from the only people who know your car inside out. Every single Ford technician undergoes continuous specialist training throughout their career.

Furthermore, not only does Ford carry out rigorous inspections of their own, they also invite the RAC to conduct completely independent spot checks of their work, as part of the 'RAC Service Workshop Quality Programme'.

Other products and services offered by your Dealer are:

Ford Service Assure: spreading the cost of servicing

You can spread the cost of servicing by setting up affordable monthly direct debits, so you'll never have to pay out for a large servicing bill in one go again. If your Dealer offers Service Assure, they can build a bespoke package that suits you, taking into account your estimated mileage and period of ownership. Service Assure plan payments are fixed for the length of the plan, meaning that they're inflation proof and won't be affected by any price increases during the plan term.



Premium Plan – extended protection

Ford also offers Premium Plans. These can be purchased for either two or three years, require a one-off payment and include:

- extended roadside assistance
- extended period maintenance
- Finance rates must be quoted as an Annual Percentage Rate (APR), which take into account a number of variables such as the annual flat interest rate, any fees, the length of the agreement and any deposit.

With a Premium Plan, the servicing can be carried out at one of over 630 Ford Authorised Repairers in the network.

Earn Nectar points with Ford

Every time you bring your Ford in for routine servicing, repairs or even an MOT at any participating Ford Dealer, you'll automatically collect Nectar points when you present your Nectar card. In fact, you'll earn two Nectar points for every £1 spent and you can turn them into all kinds of treats.

If you own a second car, whatever the make, you can take it along to Rapid Fit (a fast-fit service available at some Ford Dealers) and earn points at the same rate.

You can exchange Nectar points for all sorts of treats – a magazine subscription, entry to a theme park, VUE cinema tickets, a trip on Eurostar or flights. Visit www.nectar.com for more information.

Accessories

You can personalise and enhance your car even after you've bought it. Choose from beautifully designed interior enhancements, performance bodystyling kits and practical add-ons that help you get the most from your car. Visit your Dealership to take a look at accessories, or see the catalogue at www.ford.co.uk

4.3 What other services are offered if I have taken out a finance contract with Ford Credit?

Once your account has been set up with Ford Credit you can easily manage your account online at www.ford.co.uk. For example, you can request

a call-back from our Customer Service Centre, change your bank account or address details, or request a settlement figure.



5.1 Where can I find further information about Ford and my vehicle?

We want you to enjoy owning your car, so we're always here to help if you need us.

Your Ford Dealer

Don't forget that your Dealer is there to help you with any queries for the entire time that you own your Ford. To find your nearest Dealership go to **www.ford.co.uk** then enter your postcode into the Dealer Locator function.

Our contact with you

Ford and your Dealer will keep you informed of any special promotions you may be eligible for, and of

any new Ford products. You'll have the opportunity to opt out of this service if you want to.

Your contact with us

After you've taken delivery of your new car, you can get information relating to servicing and repairs, accessories, road tax, Ford Insure, finance from Ford Credit and more in the Owner Services section of **www.ford.co.uk**

Some useful contact details

Ford Credit

Customer Service Centre, Abbot House, Everard Close, St Albans, Hertfordshire AL1 2RW
0845 712 5490

As a Ford Credit customer you can also request a callback or manage your account at:

www.ford.co.uk.

Ford Insure

You can get a Ford Insure* motor insurance quotation and purchase a policy online at **www.ford.co.uk** or by calling **0800 048 0954**

Other organisations providing advice and support to motorists

Finance & Leasing Association (FLA)

www.fla.org.uk

Financial Services Authority (FSA)

www.fsa.gov.uk

Experian (Credit Reference Agency)

www.experian.co.uk

Other useful links:

Find your nearest Ford Dealer

Build your Ford car online

Request a Ford car brochure

Get a finance quote

Get an insurance quote

Feel the difference



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